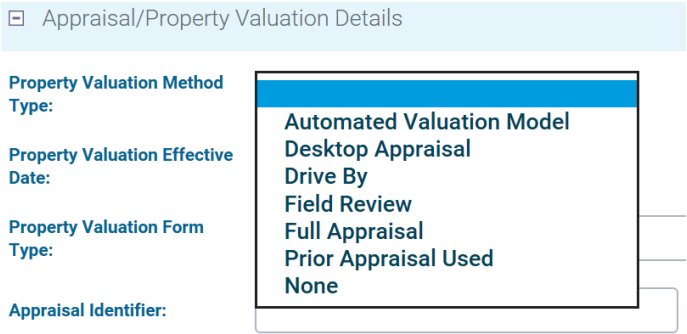When a loan is assessed, Loan Selling Advisor® returns error messages (also known as loan or purchase edits) to notify the user that the data entered is incorrect or should be validated. All critical errors must be cleared before the loan can move to settlement (also known as funding or purchase). The error messages were expanded in accordance with the requirements of the Uniform Loan Delivery Dataset (ULDD); the messages identify the type of error as well as the general location of the error, and provide guidance on why the errors occurred.
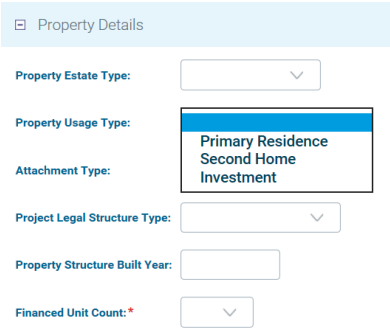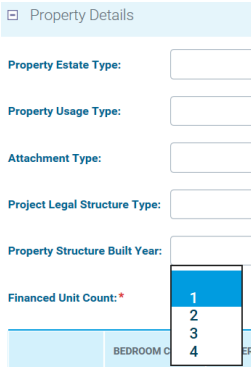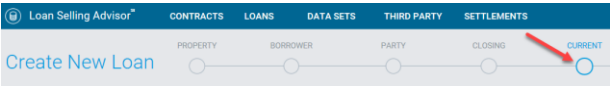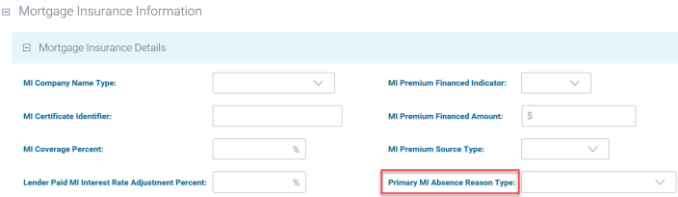
When you enter erroneous information in a single data field it may cause multiple error messages, and correcting information in a single data field may in turn, clear multiple errors. For example, entering invalid data in the Mortgage Insurance Coverage Percent field can cause errors due to discrepancies in loan compliance, completeness, eligibility, reasonableness, etc. Therefore, your loan may receive multiple compliance errors in various error categories such as Loan-to-Value, Property, Data Quality (DQ). Similarly, multiple errors may clear after you correct the one erroneous data field and re-assess the loan. Find more information on clearing errors, refer to *General Information for Resolving Errors* on page 5.

The following table contains examples of common critical error types, error messages, and tips on how to clear them. Most of the data points in the examples are located in the Closing section; however, when the data point is located in a different section, the instructions guide you to their location. Please note these tables are not all inclusive and are subject to change. Refer to Freddie Mac *Single-Family Seller/Servicer Guide* Chapter 6302 for more details on mortgage delivery instructions.

Error Type	Message	How to Resolve
Determining Property Valuation Compliance	For Relief Refinance Mortgages, the Investor Feature Identifier must be H03 when the AVM Model Name Type is Home Value Explorer.	1. Ensure you have used Home Value Explorer (HVE) on the loan you are delivering. 2. Go to the Product Details section. 3. Enter an **Investor Feature Identifier** of **H03**. 4. Re-assess the loan to confirm that the edit has been cleared.

Error Type	Message	How to Resolve
Determining Property Valuation Compliance	The Property Valuation Method Type must be… (Full appraisal, Drive By, Prior Appraisal Used, etc.)	1. Choose a **Property Valuation Method Type**. The choices are: a) **Full Appraisal.** b) **Drive By.** Select if an exterior-only appraisal was used to value the subject property. c) **Field Review.** d) **Prior Appraisal Used.** e) **Desktop Appraisal.** f) **Automated Valuation Model.** Select if HVE was used to value the subject property. g) **None.** Select if a Loan Product Advisor Home Value Model was used. ⊟ Appraisal/Property Valuation Details **Property Valuation Method Type:** Automated Valuation Model **Property Valuation Effective Date:** Desktop Appraisal Drive By Field Review **Property Valuation Form Type:** Full Appraisal Prior Appraisal Used None **Appraisal Identifier:** 2. Re-assess the loan to confirm that the edit has been cleared.

Error Type	Message	How to Resolve
Determining Property Valuation Compliance	A Freddie Mac Relief Refinance Mortgage must be secured by a 1- to 2-unit property when Home Value Explorer is used to determine value.	1. Ensure you have used HVE on the loan you are delivering. 2. In the **Property Details** sub-section, select a **Financed Unit Count** of **1** or **2**. (Selecting **3** or **4** (units) renders the loan ineligible for sale to Freddie Mac under this program.) 3. Re-assess the loan to confirm that the error has been cleared.
Determining MI (Mortgage Insurance) Compliance.	The MI Coverage Percent (Subject Loan, Current) is not populated.	1. Click the **Current** section. 2. In the **Mortgage Insurance Information** sub-section, enter the **MI Coverage Percent** using up to four decimal points (for example, **25.0000**.) 3. Re-assess the loan to ensure the error has been removed.

Error Type	Message	How to Resolve
Determining MI Compliance.	A mortgage with financed mortgage insurance must be secured by a 1-unit property. OR A mortgage with financed mortgage insurance must be a primary residence or second home.	1. From the **Property Details** sub-section for the **Property Usage Type**: Select **Primary Residence** or **Second Home**. 2. For **Financed Unit Count**, select **1**. 3. Re-assess the loan to confirm that the edit has been cleared.
Determining MI Compliance.	The Primary MI Absence Reason Type (Subject Loan, Current) of No MI Based on Mortgage Being Refinanced is not eligible for this program.	1. Click the **Current** section. 2. From the **Mortgage Insurance Details** sub-section, choose a **Primary MI Absence Reason Type**. 3. Re-assess the loan to confirm that the edit has been cleared. **Note**: If the mortgage being delivered is a Relief Refinance, select NO MI BASED on Mortgage Being Refinanced, and make sure the other pertinent delivery data points contain the correct data required for the Relief Refinance program.

General Information for Resolving Errors

This following information may assist in resolving errors in Loan Selling Advisor:

- Critical errors (purchase edits) prevent a loan from moving to a Ready to Fund status. All critical errors must be cleared in order to move a loan into the settlement cycle.
- Loans must be re-assessed against the contract before they can move into the settlement cycle.
- Depending on their internal delivery process, a Seller may choose to re-assess loans before and after allocating loans to a contract.
- Critical errors can be cleared in any order; however, Freddie Mac recommends first clearing Data Quality purchase edits, and then re-assessing the loan. If additional edits remain, work through the errors in a given category one by one, re-assessing the loan to after each edit. Freddie Mac recommends moving through the error categories in this order:
    ◊ Data Quality.
    ◊ Program Eligibility.
    ◊ General Credit.
    ◊ LTV/TLTV/HTLTV.
    ◊ FICO AUS.
    ◊ MI.
    ◊ Property Compliance.
    ◊ Property Valuation.
- Duplicate error messages display due to the compliance checks performed by Loan Selling Advisor for categories such as Property, Loan-to-Value, Mortgage, and Insurance. For example, you may see repeated error messages that display under separate sections and sub-sections such as Debt to Income Compliance (Manufactured Homes), Debt-to-Income Compliance (Super Conforming), and Debt to Income Compliance (Newly Constructed Home). However, the error may have resulted from erroneous or missing information within a single data field, so, as mentioned previously, correct one error at a time, re-assess the loan after each correction to see if all the errors clear.
- Quickly locate a data point by using the Internet browser search feature. Do this by clicking Ctrl+F, and entering the name of the data point you are searching for. The browser then automatically highlights the field.
- Use field-level help for assistance in understanding the data point delivery requirements. Field-level help is available in the Create New loan screen and the Modify loan screen. Click the data point name to open the help window and learn about the data point delivery requirements.

- There are specific data points that must be entered in Loan Selling Advisor in order to correctly label a loan, which must occur before the loan can be allocated to a contract. If the required data points are not complete, a message displays at the top of the Create/Modify Loan screen: "Loan Reference Product: Not Labeled." To learn more about labeling a loan, see Required Data Points to Label a Loan for ULDD.

- Guide Chapter 6302 contains mortgage delivery instructions. Included in this chapter are general delivery requirements for mortgages sold under the Cash, Guarantor, and MultiLender Swap programs, as well as special instructions applicable to certain mortgages that have specific characteristics. Additionally, the ULDD data points required for delivery of all mortgages sold to Freddie Mac are described in this chapter.

- For additional information on loan delivery edits or how to clear them, please contact Customer Support at 800-FREDDIE and select option #3.